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From: Laura Sapp [mailto:lbsapp@hotmail.com]

Sent: Sunday, June 04, 2006 1:56 PM

To: Public Hearing

Subject: Please, Please- No WalMart Bank!!!!

Dear Mr. Gruenberg,

I am a twenty eight year old recent graduate of the University of Tennessee at Chattanooga. We studied WalMart in several of my business classes and the power they have over America's economy is becoming frightening. They almost single-handedly control our economy. It is unfortunate that they would not be considered a monopoly any time in the near future.

My parents live in a small town in Alabama. My father is a retired army colonel. WalMart moved in and destroyed almost all of the small businesses in their town. Family friends lost their livelihood and some lost even their homes. These were good, proud, and decent Americans who are now in bankruptcy and living in apartments and government subsidized housing. My father's business, a frame shop and art gallery, has suffered also, however we have been fortunate and have not lost the store.

If you allow Walmart to create banks, then there will be more people losing homes and businesses. Small town banks are an important part of communities. They are the people they serve, not a huge corporation out to make a buck and increase their bottom line. What would happen if they refused to make small business loans? Please, please do not let them destroy any more businesses. America can't take this anymore. We don't want a United States of WalMart!!!!

Please attend this hearing. It is so important to see the faces of the people that this company has hurt. Thank you so much for your time and consideration.

Laura Sapp
Chattanooga, Tennessee